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What is claimed is:

A template displaying method comprising the steps
 of:

reading a user image and a plurality of templates each having an image insertion area for inserting the user image therein;

inserting the user image in the image insertion area of each of the templates and generating a catalog of the templates each having the user image therein; and

displaying the catalog.

- A template displaying method as defined in Claim
   , wherein the user image is a user image having a resolution
   lower than a resolution of an original user image.
- 3. A template displaying method as defined in Claim

  1, wherein the templates are templates having a resolution

  lower than a resolution of original templates.
- A template displaying method as defined in Claim
   wherein the templates are templates having a resolution
   lower than a resolution of original templates.
- 5. A template displaying method as defined in any one of Claims 1 to 4, further comprising the steps of:

reading another user image different from the user image; and

generating the catalog of the templates by inserting the newly read user image into the image insertion area of each of the templates instead of the user image.

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6. A template displaying method comprising the steps of:

reading a plurality of user images and a template having an image insertion area for displaying the user images therein;

generating templates having the user images therein by inserting the respective user images in the image insertion area of the template while generating a catalog of the templates having the user images; and

displaying the catalog.

- 7. A template displaying method as defined in Claim 6, wherein the user images are user images having a resolution lower than a resolution of original user images.
- 8. A template displaying method as defined in Claim 6, wherein the template is a template having a resolution lower than a resolution of an original template.
- 9. A template displaying method as defined in Claim 7, wherein the template is a template having a resolution lower than a resolution of an original template.
- 10. A template displaying method as defined in any one of Claims 6 to 9, further comprising the steps of:

reading another template different from the template; and

generating a catalog of templates by inserting the respective user images into an insertion area of the newly read template instead of the template.

11. A template displaying apparatus comprising:

reading means for reading a user image and a plurality of templates each having an image insertion area for inserting the user image therein;

catalog generating means for generating a catalog of the templates by inserting the user image in the image insertion area of each of the templates; and

display means for displaying the catalog.

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12. A template displaying apparatus as defined in Claim 11, wherein,

in the case where the reading means reads another user image different from the user image, the catalog generating means generates the catalog of the templates by inserting the newly read user image in the image insertion area of each of the templates instead of the user image.

13. A template displaying apparatus comprising:

reading means for reading a plurality of user images and a template having an image insertion area for displaying the user images therein;

catalog generating means for generating templates having the user images therein by inserting the respective user images in the image insertion area of the template and for generating a catalog of the templates having the user images; and

display means for displaying the catalog.

14. A template displaying apparatus as defined in

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Claim 13, wherein,

in the case where the reading means reads another template different from the template, the catalog generating means generates a catalog of templates by inserting the respective user images in an image insertion area of the newly read template instead of the template.

15. A computer-readable recording medium storing a program to cause a computer to execute a template displaying method, the program comprising the procedures of:

reading a user image and a plurality of templates each having an image insertion area for inserting the user image therein;

inserting the user image in the image insertion area of each of the templates and generating a catalog of the templates each having the user image therein; and

displaying the catalog.

16. A computer-readable recording medium as defined in Claim 15, the program further comprising the procedures of:

reading another user image different from the user image; and

generating the catalog of the templates by inserting the newly read user image into the image insertion area of each of the templates instead of the user image.

17. A computer-readable recording medium storing a program to cause a computer to execute a template displaying

method, the program comprising the procedures of:

reading a plurality of user images and a template having an image insertion area for displaying the user images therein;

generating templates having the user images therein by inserting the respective user images in the image insertion area of the template while generating a catalog of the templates having the user images; and

displaying the catalog.

of:

18. A computer-readable recording medium as defined in Claim 17, the program further comprising the procedures

reading another template different from the template; and

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generating a catalog of templates by inserting the respective user images into an insertion area of the newly read template instead of the template.